OK TO ENTER: /K.C./

01/30/2010

I hereby certify that this correspondence is being filed via EFS-Web with the United States Patent and Trademark Office on ______ January 25, 2010

TOWNSEND and TOWNSEND and CREW LLP

By: /Bonnie Rickles/

Bonnie Rickles

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Adam Coyle

Application No.: 09/713,770

Filed: November 16, 2000

For: CARD-BASED SYSTEM AND

METHOD FOR ISSUING

NEGOTIABLE INSTRUMENTS

Customer No.: 20350

OK TO ENTER: /K.C./

01/30/2010 Mail Stop Issue Fee

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Commissioner:

In response to the Notice of Drawing Inconsistency with Specification mailed

December 24, 2009, which was mailed after the Notice of Allowance dated December 2, 2009,

please amend the above-identified application as follows:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this

paper.

Remarks/Arguments begin on page 8 of this paper.

Confirmation No. 3444

Examiner: Kelly S. Campen

Technology Center/Art Unit: 3691

AMENDMENT AFTER ALLOWANCE

PATENT

Attorney Docket No.: 020375-021400US

UNDER 37 CFR § 1.312